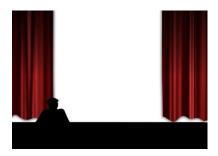
Issue 124: INSIDER'S EDGE: Coming Attractions!

With November just around the corner, a big event is about to take place in Maryland!



The stage is set for one of the biggest health events of the year!

It's hard to believe, but Open Enrollment for 2016 begins on November 1. That's just over a week away!

Hopefully every Insider knows by now that Open Enrollment does **not** apply to Medicaid recipients. Individuals interested in qualifying for Medicaid can apply year round.

So why is Open Enrollment important for Medicaid recipients?

For families with higher incomes whose children are enrolled in MCHP or MCHP Premium, the open enrollment period is a great opportunity for older family members to obtain health coverage through a Qualified Health Plan (QHP) and qualify for advanced premium tax credits (APTC) and cost-sharing reductions (CSR).

Looking Ahead: IRS Form 1095-B

There's one more plot twist in store for the 2016 open enrollment period—and it involves tax returns.



Love it or hate it, IRS requirements will play a bigger role in the health enrollment story soon!

When consumers file their taxes next spring, they must indicate whether they had health care coverage in 2015. Individuals using the IRS Form 1040 will indicate whether they had coverage on Line 61. Beginning in **January 2016**—Medicaid will be required to issue IRS Form 1095-B to all recipients who were enrolled in coverage in 2015.

More information on this process will be available in the future! Additional information on the IRS Form 1095-A process for QHP recipients can be found in <u>Issue 97: INSIDER'S EDGE: Tax Time! Who Needs to Use IRS Form 1095-A?</u>

Have a great weekend, Insiders! If you have questions, send them to dhmh.medicaidmarge@maryland.gov.